Douglas E. Bowers, Executive Editor Carolyn Rogers, Associate Editor Dale Simms, Managing Editor Victor B. Phillips, Jr., Layout and Design

Rural America (ISSN 0271-2171) is published three times per year by USDA's Economic Research Service. Call our order desk toll free, 1-800-999-6779, for subscription rates and to charge your subscription to VISA or Master-Card. Subscriptions to Rural America are also available through the U.S. Government Printing Office.

Rural America welcomes letters to the editor as well as ideas for articles. Address editorial correspondence and inquiries to the Executive Editor, Rural America, ERS-FRED, Room 2171, 1800 M Street, NW, Washington, DC 20036-5831; or call 202-694-5398.

Contents of this magazine may be reprinted without permission, but the editors would appreciate acknowledgment of such use and an advance copy of the material to be reprinted. Opinions expressed within do not necessarily represent the policies of USDA. Use of commercial and trade names does not imply approval or constitute endorsement by USDA.

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, or marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, etc.) should contact USDA's TARGET Center at 202-720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410, or call 202-720-5964 (voice and TDD). USDA is an equal employment opportunity provider and employer.





Contents

2 Housing Poverty in Rural Areas Greater for Racial and Ethnic Minorities

Leslie A. Whitener

10 Direct Loans Open Doors to Rural Homeownership

George Wallace, Linda Ghelfi, James Mikesell, and Leslie Whitener

18 Local Housing Policy: The Small-Town Myth and Economic Development

Ann Ziebarth

- 24 Skilled Metro Workers Get Highest Payoffs for Using a Computer at Work Lorin D. Kusmin
- 32 Less-Educated Workers Face Limited Opportunities To Move Up to Good Jobs Lorin D. Kusmin and Robert M. Gibbs

On the cover: Dairy farm at dusk (Photo by Larry Lefever)

